

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Scott D Cyphert**  
**Jennifer A Cyphert**  
Debtor(s)

Bankruptcy Case No.: 16-21313-CMB  
Related to Doc. No. 84  
Chapter: 13  
Docket No.: 85 – 84

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 26th of June, 2021, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 8/10/21**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **9/14/21 at 03:30 PM at <https://www.zoomgov.com/j/>, Meeting ID: 161 4380 0191** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. To join the Zoom Hearing, please initiate by using the following link 15 minutes prior to your scheduled hearing time: <https://www.zoomgov.com/j/16143800191>, or alternatively, attend by using the following Meeting ID: 161 4380 0191. **ALL HEARING PARTICIPANTS ARE REQUIRED TO REVIEW AND COMPLY WITH THE ZOOM PROCEDURES**, which can be found at: <https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Carlota M. Bohm.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **8/10/21**.

Carlota M. Bohm  
United States Bankruptcy Judge

cm: All Parties

In re:  
Scott D Cyphert  
Jennifer A Cyphert  
Debtors

Case No. 16-21313-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 28, 2021

User: dric  
Form ID: 408v

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2021:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + Scott D Cyphert, Jennifer A Cyphert, 239 F Whitestown Village, Butler, PA 16001-6665                              |
| 14209110 | + AES / PNC Bank, 1200 North 7th Street, Harrisburg, PA 17102-1419  |
| 14209111 | + Aes / PNC National City, PO Box 61047, Harrisburg, PA 17106-1047  |
| 14209109 | + Aes / Pheaa FRN, Po Box 61047, Harrisburg, PA 17106-1047  |
| 14209114 | + Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697   |
| 14632329 | + ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408   |
| 14209119 | + National City Mortgage / PNC Mortgage, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5433 |
| 14232950 | + PHEAA, PO Box 8147, Harrisburg, PA 17105-8147   |
| 14209122 | + USAA Federal Savings Bank, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600                                    |
| 14284784 | + Univ of Pittsburgh Physicians, 6681 Country Club Drive, Golden Valley MN 55427-4601                               |
| 14209124 | + Wells Fargo Dealer Services, Po Box 3569, Rancho Cucamonga, CA 91729-3569   |

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                         | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| cr       | + Email/Text: mmccConnell@baecu.com                | Jun 28 2021 23:27:00 | Butler Armco Employees Credit Union, 101 Hollywood Drive, P.O. Box 1589, Butler, PA 16003-1589                       |
| 14209112 | Email/Text: ebnbankruptcy@ahm.honda.com            | Jun 28 2021 23:27:53 | American Honda Finance, Po Box 168088, Irving, TX 75016  |
| 14218513 | Email/Text: ebnbankruptcy@ahm.honda.com            | Jun 28 2021 23:27:53 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441 |
| 14283983 | Email/Text: G06041@att.com                         | Jun 28 2021 23:27:00 | American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008                          |
| 14209113 | + Email/Text: mmccConnell@baecu.com                | Jun 28 2021 23:27:00 | Butler Armco Employees Credit Union, Po Box 1589, Butler, PA 16003-1589  |
| 14209115 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | Jun 28 2021 23:31:44 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 14209116 | + Email/PDF: AIS.COAF.EBN@Americaninfosource.com   | Jun 28 2021 23:32:02 | Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302  |
| 14233323 | Email/PDF: AIS.cocard.ebn@americaninfosource.com   | Jun 28 2021 23:32:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083   |
| 14209118 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM       | Jun 28 2021 23:26:00 | Comenity Bank / Victoria's Secret, Po Box 182125, Columbus, OH 43218-2125  |
| 14282610 | Email/Text: bnc-quantum@quantum3group.com          |                      |  |

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|           |   |                      |   |
|-----------|---|----------------------|---|
|           |   | Jun 28 2021 23:26:52 | Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 14248169  | + Email/Text: bankruptcydpt@mcmcg.com         | Jun 28 2021 23:27:00 | MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011                                     |
| 14288150  | Email/Text: Bankruptcy.Notices@pnc.com        | Jun 28 2021 23:26:00 | PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342  |
| 14258327  | Email/Text: bnc-quantum@quantum3group.com     | Jun 28 2021 23:26:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788         |
| 14209120  | + Email/PDF: gecsed@recoverycorp.com          | Jun 28 2021 23:31:58 | Synchrony Bank / Care Credit, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104       |
| 14209121  | + Email/PDF: gecsed@recoverycorp.com          | Jun 28 2021 23:31:36 | Synchrony Bank / JCPenneys, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104         |
| 14209123  | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 28 2021 23:32:02 | Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053          |
| TOTAL: 16 |   |                      |   |

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | PNC BANK, NATIONAL ASSOCIATION   |
| cr       |               | PNC Mortgage Company   |
| cr       | *P++          | AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., American Honda Finance Corporation, PO Box 168088, Irving, TX 75016 |
| cr       | *             | ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  |
| 14234786 | *+            | PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  |
| 14209117 | ##+           | Central Credit / Penn Credit Corporation, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988  |

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2021 at the address(es) listed below:

| Name             | Email Address  |
|------------------|--|
| Andrew F Gornall | on behalf of Creditor PNC Mortgage Company agornall@gornall-law.com          |
| Brian Nicholas   | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com |
| Daniel P. Foster | on behalf of Joint Debtor Jennifer A Cyphert dan@mrdebtbuster.com            |

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katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Debtor Scott D Cyphert dan@mrdebtbuster.com  
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Joshua I. Goldman

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION jgoldman@kmlawgroup.com,  
angelica.reyes@padgettlawgroup.com

Matthew F. Marshall

on behalf of Creditor Butler Armco Employees Credit Union mmarshall@dmkcg.com jrickabaugh@dmkcg.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

William E. Craig

on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9